

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-20416-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ann W. Chan
aka Ann Wan Wah Chan, aka Ann Chan
47 Lori Street
Monroe Township, NJ 08831

Social Security No.:
xxx-xx-5036

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 7/3/24
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: May 30, 2024
JAN: wdr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Ann W. Chan
Debtor

Case No. 23-20416-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: May 30, 2024

User: admin
Form ID: 132

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	+ Ann W. Chan, 47 Lori Street, Monroe Township, NJ 08831-8644
aty	+ Hill Wallack, LLP, 261 Madison Avenue, 9th Floor, Suite 940-941, New York, NY 10016-2303
aty	+ KML Law Group, PC, 16 Haddon Avenue, Suite 406, Westmont, NJ 08108-2706
cr	+ American Honda Finance Corporation, PO Box 340514, Tampa, FL 33694-0514
cr	+ Franklin Credit Management Corp. as servicer for W, Hill Wallack LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
lm	+ Midland Funding, 999 NW Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
cr	+ Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
520075431	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674
520134039	+ Baxter Financial, LLC, c/o Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406
520075447	+ Citibank N.A., 111 Wall St, New York, NY 10005-3581
520075454	+ Deutsche Bank National Trust Company, c/o Hill Wallack, LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520134038	+ Philip A. Kahn, Esq., Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4673
520075465	+ Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: bankruptcynotice@franklincredit.com	May 30 2024 20:47:00	Franklin Credit Management, PO Box 2301, Jersey City, NJ 07303
cr	^ MEBN	May 30 2024 21:14:52	Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514
520075432	Email/Text: ebnbankruptcy@ahm.honda.com	May 30 2024 20:47:00	American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088
520085605	Email/Text: ebnbankruptcy@ahm.honda.com	May 30 2024 20:47:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
520075430	Email/PDF: AffirmBKNotifications@resurgent.com	May 30 2024 21:09:47	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520109163	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 20:59:06	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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520075429	Email/PDF: AffirmBKNotifications@resurgent.com	May 30 2024 21:09:40	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520075434	Email/PDF: bncnotices@becket-lee.com	May 30 2024 20:58:48	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520075433	Email/PDF: bncnotices@becket-lee.com	May 30 2024 20:59:08	Amex, PO Box 981537, El Paso, TX 79998-1537
520075440	Email/Text: BarclaysBankDelaware@tsico.com	May 30 2024 20:47:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520075439	Email/Text: BarclaysBankDelaware@tsico.com	May 30 2024 20:47:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520136160	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2024 20:58:46	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520075441	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 20:59:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520075442	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 20:58:58	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520075445	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 21:09:39	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520075446	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 20:58:34	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520075449	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2024 20:47:00	Comenity Bank/Anniesez, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520075448	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2024 20:47:00	Comenity Bank/Anniesez, PO Box 182789, Columbus, OH 43218-2789
520075451	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2024 20:47:00	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
520075450	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2024 20:47:00	Comenity Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
520075452	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2024 20:47:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520075453	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 30 2024 20:47:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520075456	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 20:58:32	Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
520075455	Email/PDF: Citi.BNC.Correspondence@citi.com	May 30 2024 21:09:57	Dsnb Bloomingdales, PO Box 6789, Sioux Falls, SD 57117-6789
520075457	Email/Text: ecourts.col_efilings@fskslaw.com	May 30 2024 20:46:00	Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
520075458	Email/PDF: ais.chase.ebn@aisinfo.com	May 30 2024 20:58:39	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520104225	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 30 2024 20:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520075462	Email/Text: M74banko@mercedes-benz.com	May 30 2024 20:46:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520075461	Email/Text: M74banko@mercedes-benz.com	May 30 2024 20:46:00	Mercedes - Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
520075463	Email/PDF: ais.midfirst.ebn@aisinfo.com	May 30 2024 20:58:23	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
520075464	Email/PDF: ais.midfirst.ebn@aisinfo.com		

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520132214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 20:58:58	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
520164784	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 21:10:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520164758	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 30 2024 20:59:04	Portfolio Recovery Associates, LLC, c/o Bjs, POB 41067, Norfolk VA 23541
520075466	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 21:09:58	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
520075467	Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 20:59:01	Synchrony Bank/Banana Republic, PO Box 71727, Philadelphia, PA 19176-1727
520075469	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 30 2024 21:09:39	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520075468	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 30 2024 20:47:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
520124349	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 30 2024 20:46:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520134663	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 30 2024 20:58:58	U.S. Bank National Association at. el, c/o MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520129089	+ Email/PDF: ebn_ais@aisinfo.com	May 30 2024 21:09:26	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520075471	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 30 2024 20:59:01	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520075470	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 30 2024 20:58:25	Walmart Credit Services/Capital One, PO Box 71746, Philadelphia, PA 19176-1746
520130155	+ Email/Text: bankruptcynotice@franklincredit.com	May 30 2024 20:47:00	Wilmington Savings Fund Society, c/o Franklin Credit Management, Corporation, PO BOX 2301, Jersey City, NJ 07303-2301

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520102636	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674
520102637	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016-8088
520102635	*	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520102634	*	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
520075437	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520075438	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520102639	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520102642	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520102643	*	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
520075435	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520075436	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102638	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102640	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102641	*	Amex, PO Box 981537, El Paso, TX 79998-1537
520102645	*	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014

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520102644	*	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
520075443	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520102647	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520102649	*	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520075444	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520102646	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520102648	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520102650	*	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
520102651	*	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
520102652	*+	Citibank N.A., 111 Wall St, New York, NY 10005-3581
520102654	*	Comenity Bank/Anniesez, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520102653	*	Comenity Bank/Anniesez, PO Box 182789, Columbus, OH 43218-2789
520102656	*	Comenity Bank/Overstock, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
520102655	*	Comenity Bank/Overstock, PO Box 182120, Columbus, OH 43218-2120
520102657	*	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
520102658	*	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520102661	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
520102659	*+	Deutsche Bank National Trust Company, c/o Hill Wallack, LLP, 21 Roszel Road PO Box 5226, Princeton, NJ 08543-5226
520102660	*	Dsnb Bloomingdales, PO Box 6789, Sioux Falls, SD 57117-6789
520102662	*	Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609
520075459	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520102663	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520102664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520102665	*	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
520102667	*	Mercedes - Benz Financial Services, Attn: Bankruptcy, PO Box 685, Roanoke, TX 76262-0685
520102666	*	Mercedes - Benz Financial Services, PO Box 961, Roanoke, TX 76262-0961
520102668	*	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
520102669	*	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
520102670	*+	Steven Wong, 47 Lori Street, Monroe Township, NJ 08831-8644
520102671	*+	Synchrony Bank/Banana Republic, PO Box 71727, Philadelphia, PA 19176-1727
520102672	*	Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520102674	*	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
520102673	*+	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
520245194	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
520102676	*	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520102675	*+	Walmart Credit Services/Capital One, PO Box 71746, Philadelphia, PA 19176-1746
520075460	##	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 51 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2024 at the address(es) listed below:

District/off: 0312-3

User: admin

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Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Angela Catherine Pattison	on behalf of Creditor Franklin Credit Management Corp. as servicer for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
Daniel E. Straffi	on behalf of Debtor Ann W. Chan bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2007-6 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor CitiBank NA dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor American Honda Finance Corporation bk@stewartlegalgroup.com
Melissa N. Licker	on behalf of Creditor Franklin Credit Management Corp. as servicer for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Certificate Trustee of Bosco Credit VI Trust Series 2012-1 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10